

Canada Certified™ by NXGEN

EXHIBIT NO. 4

DATE 2-6-13

BILL NO. 57 11

- Canadians save \$20 on gas by filling up in the US ⁷
- A Canadian Weekend Budget³
 - 2 Nights in a Hotel with Breakfast
 - Dining out at area's finest establishments
 - o Groceries....inexpensive beer
 - New clothes for the family
 - o 3D 60"TV for the home
 - Toys and school supplies for the kids
 - Gas to get home
 - oand still a few USD left in pockets

Canadians are hardwired for Debit Card usage

- 65% of Canadians want to use their debit card when shopping in the US⁸
- Canada is the 2nd largest Debit Card user in the world....Sweden is 1^{st 8}
- Canadian Debit Card Transactions in 2007 were \$3.45+ billion⁸

Chambers of Commerce support Canada Certified ™

We want to make it easier for Canadian frequent travelers to come and spend more in border communities

- Canada Certified ™ by NXGEN and the Canada Certified ™ Booster Program allow merchants, restaurants and hotels to:
 - Accept Canadian Interac PIN Debit Cards, the form of payment 54% of Canadian visitors prefer.⁴
 - Provide Canadian visitors with credit card receipts in local Canadian currency at the point of sale.
 - Benefit from extensive media coverage.
 - Participate in exclusive promotional and social media opportunities designed to drive 'spending' traffic to participating Canada Certified ™ establishments.
 - Display iconic Canada Certified ™ by NXGEN window decals.

⁶ April 18, 2011 By Progressive Economics, BMO Reported

⁷ April 20,2011 Money.canoe.ca

⁸ October 2010. Survey conducted by VISA



Canada Certified™ by NXGEN

Architected as an Economic Development initiative led by Chambers of Commerce's and Visitor Bureau Associations along the northern border to address the business growth objective...securing maximum yield from Canadian visitors

The Canadian Opportunity is Large and Growing

- The US-Canadian border is the longest border in the world, with most Canadian citizens living within 100 miles of the border. 1
- There are 300,000 individuals crossing the US-Canadian border daily.¹
- US Trade with the Alberta Province ALONE is bigger than either the US Trade with India or Brazil.¹
- Canada's GDP hovers at 4% growth annually and their unemployment is less than 5%, considered
 Full Employment.¹
- Average Canadian Household Income is \$91,570.¹
- The Canadian Government has just quadrupled the duty free amount that Canadian citizens can bring back from trips to the US.²
 - o From \$50 Duty Free to \$200 Duty Free for every 24 hour stay
 - o From \$400 Duty Free to \$800 Duty Free for every 48 hour stay

Border towns are 'leaving significant money on the table' re: potential yield from Canadian visitors

- Canadian Residents who have second homes along the US northern border in key 'shopping and playing' markets, consider their US preferred spots to be the place they call home. They more often than not consider themselves to be 'locals'.³
- \bullet The average Canadian credit/debit card purchase is \$303.31 USD versus the average ticket in the US of \$134.90 USD. 4
- Not just a holiday phenomenon, Canadians are actively across the US border, frequently throughout all four seasons. Ex. All Albertans have paid vacations, Fridays as bona fide travel days, and 10 Statutory Holidays per year.³
- Canadians are value driven and the US is seen as 'The Deal."
 - Alberta Beer costs \$24.99 per Case⁵
 - Canadian retail prices are 20% higher than in the US⁶

¹ April 2012 Consul General of the United States of America, Laura A. Lochman

² April 2012 Canadian House of Commons 2013 Budget Approval

³ February 2012 Donna Townley, Economist University of Lethbridge

⁴ April 2012 NXGEN International Internal Quantitative Statistics

⁵ May 20, 2009 Calgary Sun